



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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FIRST BUSEY CORPORATION

BHC Name

City/State [CHAMPAIGN, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [12,567,509](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BUSEY CORPORATION
100 WEST UNIVERSITY AVENUE

CHAMPAIGN, IL 61820

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	12,717,479	10,562,011	11,888,121	10,245,812	9,430,923
Net income (\$000)	28,439	37,816	123,449	100,344	102,953
Number of BHCs in peer group	134	133	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.22	2.55	25	2.48	2.67	31	2.30	2.60	24	2.79	2.77	42	3.08	3.21	32
+ Non-interest income	1.13	0.97	67	1.13	1.13	57	1.09	1.04	58	1.14	1.21	54	1.23	0.90	73
- Overhead expense	2.16	2.18	54	2.05	2.28	38	2.21	2.17	55	2.29	2.57	38	2.74	2.59	59
- Provision for credit losses	0.03	0.04	54	-0.24	-0.12	30	-0.13	-0.09	39	0.38	0.51	31	0.11	0.12	55
+ Securities gains (losses)	0	0	83	0	0.01	60	0	0.01	40	0.02	0.02	59	0.01	0.01	70
+ Other tax equivalent adjustments	0	0	86	0	0	90	0	0	89	0	0	89	0	0	92
= Pretax net operating income (tax equivalent)	1.14	1.35	30	1.86	1.78	57	1.34	1.66	27	1.28	1.04	65	1.46	1.53	41
Net operating income	0.89	1.03	35	1.43	1.36	54	1.04	1.26	26	0.98	0.81	65	1.09	1.19	37
Net income	0.89	1.02	35	1.43	1.35	55	1.04	1.26	26	0.98	0.82	64	1.09	1.19	36
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.60	2.96	24	3	3.18	37	2.75	3.06	27	3.51	3.55	45	4.19	4.49	22
Interest expense	0.20	0.20	60	0.31	0.29	64	0.26	0.25	64	0.47	0.52	50	0.80	1.02	27
Net interest income (tax equivalent)	2.40	2.75	25	2.70	2.88	35	2.49	2.80	25	3.05	3.01	46	3.38	3.45	39
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.09	6	0.02	0.16	20	0.03	0.11	30	0.12	0.27	35	0.11	0.11	60
Earnings coverage of net loan and lease losses (X)	-61.23	38.54	15	135.40	25.70	91	63.33	39.72	74	20.05	22.91	63	19.83	22.46	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.20	58	1.39	1.49	44	1.22	1.23	54	1.48	1.58	48	0.80	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.21	1.17	58	1.38	1.47	45	1.22	1.20	54	1.47	1.55	50	0.80	0.93	32
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.21	0.47	16	0.38	0.70	24	0.26	0.49	22	0.40	0.71	24	0.46	0.56	44
30–89 days past due loans and leases / Total loans and leases	0.05	0.32	6	0.15	0.33	24	0.09	0.32	13	0.11	0.39	11	0.21	0.31	38
Liquidity and Funding															
Net noncore funding dependence	-0.33	-1.97	57	0.29	-0.51	55	-3.18	-2.33	50	-3	3.20	34	1.39	10.70	21
Net short-term noncore funding dependence	-1.02	-6.65	68	-0.59	-6.88	70	-3.92	-7.71	58	-3.97	-4.76	48	-1.15	5.88	25
Net loans and leases / Total assets	57.22	59.31	42	62.49	60.99	51	55.41	58.67	39	64.07	61.58	49	69.13	72.36	31
Capitalization															
Tier 1 leverage ratio	8.78	9.06	44	9.85	9.15	75	8.52	8.98	37	9.79	9.13	75	9.88	10.39	36
Holding company equity capital / Total assets	9.69	10.29	40	11.76	10.72	67	10.26	10.71	45	12.05	11.16	62	12.59	11.37	70
Total equity capital (including minority interest) / Total assets	9.69	10.40	38	11.76	10.85	65	10.26	10.82	44	12.05	11.29	61	12.59	11.43	69
Common equity tier 1 capital / Total risk-weighted assets	11.89	12.21	51	12.83	12.57	61	11.85	12.42	43	12.43	12.38	57	11.49	12.50	41
Net loans and leases / Equity capital (X)	5.90	5.82	49	5.31	5.73	44	5.40	5.53	49	5.32	5.58	47	5.49	6.55	27
Cash dividends / Net income	44.79	33.45	71	33.09	23.13	65	41.12	28.27	77	47.85	42.30	60	43.88	25.65	78
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			93.20	
Growth Rates															
Assets	16.80	9.35	79	10.68	16.49	37	21.96	10.50	87	8.75	16.68	27	25.88	8.66	91
Equity capital	-3.78	4.03	29	3.96	9.13	32	3.86	7.46	45	4.07	6.99	37	22.66	12.19	85
Net loans and leases	6.96	6.29	59	-0.41	7.22	32	5.46	3.36	64	0.80	9.07	20	20.90	8.63	86
Noncore funding	17.79	-10.65	85	-30.52	-25.09	47	20.93	-14.79	87	-35.40	-12.18	24	-18.18	4.16	20
Parent Company Ratios															
Short-term debt / Equity capital	4.27	0.49	88	0	0.52	41	3.94	0.57	88	0	0.77	38	0.49	0.01	94
Long-term debt / Equity capital	18.22	11.08	77	17.55	11.33	77	17.04	10.95	77	17.48	13.56	71	12.04	3.86	79
Equity investment in subsidiaries / Equity capital	119.55	103.47	92	113.04	102.85	89	118.87	103.22	93	111.80	102.81	89	116.25	104.21	89
Cash from ops + noncash items + op expense / Op expense + dividends	202.06	125.04	75	26.71	98.58	22	104.03	154.48	29	178.13	147.24	69	111.91	152.31	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	60,860	62,535	251,985	284,850	304,065	-2.68	49.91
Income from lease financing receivables.....	22	30	113	109	128	-26.67	
Fully taxable income on loans and leases.....	59,661	61,310	247,005	279,204	297,489	-2.69	49.99
Tax-exempt income on loans and leases.....	1,221	1,255	5,093	5,755	6,704	-2.71	48.72
Estimated tax benefit on income on loans and leases.....	298	318	1,272	1,449	1,645	-6.22	1.74
Income on loans and leases (tax equivalent).....	61,180	62,883	253,370	286,408	305,838	-2.71	49.62
Investment interest income (tax equivalent).....	15,136	9,872	46,493	41,061	46,858	53.32	236.36
Interest on balances due from depository institutions.....	253	106	837	1,619	5,282	138.68	42.13
Interest income on other earning assets.....	68	71	455	250	1,268	-4.23	-5.56
Total interest income (tax equivalent).....	76,637	72,932	301,155	329,338	359,246	5.08	67.92
Interest on time deposits of \$250K or more	196	479	1,228	4,474	6,725	-59.08	-55.66
Interest on time deposits < \$250K.....	1,004	2,107	6,616	15,539	23,947	-52.35	34.95
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	924	1,146	4,739	10,678	24,405	-19.37	7.69
Interest on other borrowings and trading liabilities.....	1,428	1,230	5,601	5,977	11,009	16.10	64.14
Interest on subordinated debt and mandatory convertible securities	2,483	2,476	9,918	6,995	2,924	0.28	
Total interest expense.....	6,035	7,438	28,102	43,663	69,010	-18.86	107.10
Net interest income (tax equivalent).....	70,602	65,494	273,053	285,675	290,236	7.80	65.24
Non-interest income.....	35,842	29,723	129,448	116,879	116,262	20.59	76.17
Adjusted operating income (tax equivalent)	106,444	95,217	402,501	402,554	406,498	11.79	68.77
Overhead expense.....	68,763	54,040	262,410	234,288	258,854	27.24	76.86
Provision for credit losses.....	859	-6,390	-15,875	38,797	10,406		71.80
Securities gains (losses)	106	25	29	1,725	741	324.00	-87.63
Other tax equivalent adjustments	43	28	142	145	231	53.57	-40.28
Pretax net operating income (tax equivalent).....	36,251	49,236	159,178	130,946	137,451	-26.37	47.24
Applicable income taxes	7,266	10,819	33,374	27,862	31,485	-32.84	-16.85
Tax equivalent adjustments	546	601	2,355	2,740	3,013	-9.15	-23.42
Applicable income taxes (tax equivalent).....	7,812	11,420	35,729	30,602	34,498	-31.59	-17.34
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	28,439	37,816	123,449	100,344	102,953	-24.80	87.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	28,439	37,816	123,449	100,344	102,953	-24.80	87.47
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	28,439	37,816	123,449	100,344	102,953	-24.80	87.47
Investment securities income (tax equivalent).....	15,136	9,872	46,493	41,061	46,858	53.32	236.36
US Treasury and agency securities (excluding mortgage-backed securities)	288	483	1,692	2,915	7,323	-40.37	-36.42
Mortgage-backed securities	10,236	6,779	30,680	26,876	27,228	51.00	439.59
All other securities	4,612	2,610	14,121	11,270	12,307	76.70	114.52
Cash dividends declared.....	12,739	12,513	50,764	48,012	45,171	1.81	85.03
Common	12,739	12,513	50,764	48,012	45,171	1.81	85.03
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.41	2.75	24	2.76	2.96	35	2.53	2.85	24	3.21	3.27	44	3.81	4.19	16
Less: Interest expense	0.19	0.19	61	0.28	0.27	62	0.24	0.23	64	0.43	0.48	48	0.73	0.95	27
Equals: Net interest income (tax equivalent)	2.22	2.55	25	2.48	2.67	31	2.30	2.60	24	2.79	2.77	42	3.08	3.21	32
Plus: Non-interest income	1.13	0.97	67	1.13	1.13	57	1.09	1.04	58	1.14	1.21	54	1.23	0.90	73
Equals: adjusted operating income (tax equivalent)	3.35	3.56	43	3.61	3.87	42	3.39	3.70	30	3.93	4.04	46	4.31	4.16	55
Less: Overhead expense	2.16	2.18	54	2.05	2.28	38	2.21	2.17	55	2.29	2.57	38	2.74	2.59	59
Less: Provision for credit losses	0.03	0.04	54	-0.24	-0.12	30	-0.13	-0.09	39	0.38	0.51	31	0.11	0.12	55
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	83	0	0.01	60	0	0.01	41	0.02	0.02	59	0.01	0.01	70
Plus: other tax equivalent adjustments	0	0	86	0	0	90	0	0	89	0	0	89	0	0	92
Equals: Pretax net operating income (tax equivalent)	1.14	1.35	30	1.86	1.78	57	1.34	1.66	27	1.28	1.04	65	1.46	1.53	41
Less: Applicable income taxes (tax equivalent)	0.25	0.31	30	0.43	0.40	65	0.30	0.38	24	0.30	0.23	68	0.37	0.35	51
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	45
Equals: Net operating income	0.89	1.03	35	1.43	1.36	54	1.04	1.26	26	0.98	0.81	65	1.09	1.19	37
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.89	1.02	35	1.43	1.35	55	1.04	1.26	26	0.98	0.82	64	1.09	1.19	36
Memo: Net income (last four quarters)	0.92	1.17	17	1.17	1.07	60	1.04	1.26	26	0.98	0.82	64	1.09	1.19	35
Net income-BHC and noncontrolling (minority) interest	0.89	1.04	34	1.43	1.37	55	1.04	1.27	25	0.98	0.83	64	1.09	1.19	36
Margin Analysis															
Average earning assets / Average assets	92.65	93.16	44	91.97	93.08	35	92.14	93.08	38	91.47	92.32	37	90.93	93.22	23
Average interest-bearing funds / Average assets	60.39	60.43	60	62.17	62.97	55	61.50	61.99	57	64.13	64.06	51	66.66	70.66	32
Interest income (tax equivalent) / Average earning assets	2.60	2.96	24	3	3.18	37	2.75	3.06	27	3.51	3.55	45	4.19	4.49	22
Interest expense / Average earning assets	0.20	0.20	60	0.31	0.29	64	0.26	0.25	64	0.47	0.52	50	0.80	1.02	27
Net interest income (tax equivalent) / Average earning assets	2.40	2.75	25	2.70	2.88	35	2.49	2.80	25	3.05	3.01	46	3.38	3.45	39
Yield or Cost															
Total loans and leases (tax equivalent)	3.41	3.88	23	3.72	4.05	33	3.62	4.01	31	4.04	4.27	39	4.70	4.98	32
Interest-bearing bank balances	0.19	0.18	59	0.10	0.10	44	0.14	0.14	60	0.34	0.27	72	1.87	2.26	26
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68		96.97	2.02	98
Trading assets		0.43			0.39			0.45			0.60		0	0.49	39
Total earning assets	2.58	2.93	26	2.98	3.15	37	2.73	3.04	26	3.49	3.51	45	4.16	4.47	25
Investment securities (tax equivalent)	1.50	1.78	22	1.57	1.84	30	1.39	1.77	24	2.29	2.25	53	2.67	2.74	48
US Treasury and agency securities (excluding mortgage-backed securities)	0.59	1.09	16	2.19	1.30	88	0.87	1.14	30	2.63	1.75	87	2.44	2.54	47
Mortgage-backed securities	1.48	1.67	30	1.19	1.60	13	1.22	1.57	20	1.90	2.05	29	2.55	2.54	54
All other securities	1.68	2.75	14	2.52	2.93	35	1.66	2.81	13	3.03	3.24	46	3.03	3.80	23
Interest-bearing deposits	0.12	0.16	44	0.17	0.26	35	0.17	0.21	45	0.46	0.53	48	0.93	1.13	34
Time deposits of \$250K or more	0.57	0.48	65	1.10	0.82	75	0.75	0.66	64	1.67	1.42	75	2.15	2.13	49
Time deposits < \$250K	0.52	0.44	69	0.94	0.78	68	0.75	0.62	67	1.44	1.36	57	1.81	1.91	31
Other domestic deposits	0.06	0.13	25	0.09	0.17	27	0.08	0.15	30	0.23	0.36	28	0.59	0.86	28
Foreign deposits		0.14			0.13			0.14			0.42			2.53	
Federal funds purchased and repos	0.09	0.16	30	0.12	0.18	53	0.10	0.17	49	0.35	0.62	32	1.19	1.23	53
Other borrowed funds and trading liabilities	1.01	1.14	47	0.77	1.38	30	0.94	1.27	38	1.08	1.50	32	2.39	1.03	81
All interest-bearing funds	0.31	0.31	60	0.45	0.42	63	0.38	0.37	61	0.66	0.74	48	1.10	1.34	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	35,842	29,723	129,448	116,879	116,262
Fiduciary activities income	14,366	11,280	47,508	38,205	34,263
Service charges on deposit accounts - domestic	3,956	3,222	14,523	13,980	18,866
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,485	1,350	5,753	4,789	4,276
Insurance activities revenue.....	11	12	103	174	22
Venture capital revenue.....	1,988	-1,188	-982	-741	-1,040
Net servicing fees	375	519	1,510	197	2,756
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	965	3,603	10,877	14,555	10,273
Other non-interest income.....	12,696	10,925	50,156	45,720	46,846
Total overhead expenses	68,763	54,040	262,410	234,288	258,854
Personnel expense.....	39,354	30,384	145,312	126,719	140,473
Net occupancy expense.....	6,857	6,535	26,037	27,157	27,682
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,011	2,401	11,274	10,008	9,547
Other operating expenses.....	19,541	14,720	79,787	70,404	81,152
Fee income on mutual funds and annuities.....	341	279	1,479	997	933
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,465	1,332	1,463	1,346	1,531
Average personnel expense per employee.....	26.86	22.81	99.32	94.14	91.75
Average assets per employee.....	8,680.87	7,929.44	8,125.85	7,612.04	6,159.98

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.95	2.26	39	0.94	2.10	38	1.14	2.17	42	0.85	2.02	39	0.80	0.66
Overhead expenses / Net Interest Income + non-interest income	64.91	61.09	64	57.10	59.31	35	65.56	59.28	74	58.58	62.28	37	64.12	61.79
Percent of Average Assets														
Total overhead expense	2.16	2.18	54	2.05	2.28	38	2.21	2.17	55	2.29	2.57	38	2.74	2.59
Personnel expense.....	1.24	1.21	56	1.15	1.28	36	1.22	1.21	54	1.24	1.30	45	1.49	1.50
Net occupancy expense.....	0.22	0.23	44	0.25	0.24	52	0.22	0.23	44	0.27	0.26	55	0.29	0.32
Other operating expenses.....	0.71	0.71	63	0.65	0.73	46	0.77	0.72	67	0.78	0.94	49	0.96	0.76
Overhead less non-interest income	1.04	1.18	34	0.92	1.10	31	1.12	1.10	44	1.15	1.25	40	1.51	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	64.60	60.59	65	56.75	58.69	36	65.19	58.83	74	58.20	61.82	38	63.68	59.91
Personnel expense.....	36.97	33.94	66	31.91	33.28	36	36.10	32.93	66	31.48	32.36	40	34.56	34.17
Net occupancy expense.....	6.44	6.43	51	6.86	6.42	59	6.47	6.23	53	6.75	6.58	55	6.81	7.50
Other operating expenses.....	21.19	19.35	66	17.98	18.45	52	22.62	19.18	75	19.98	22.28	49	22.31	17.93
Total non-interest income	33.67	26.24	71	31.22	28.42	62	32.16	27.67	65	29.03	28.83	57	28.60	19.83
Fiduciary activities income	13.50	2.31	94	11.85	2.15	94	11.80	2.20	93	9.49	2.09	93	8.43	1.61
Service charges on domestic deposit accounts	3.72	3.51	54	3.38	3.21	52	3.61	3.27	52	3.47	3.27	54	4.64	3.21
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	0.07
Investment banking fees and commissions.....	1.40	2.33	51	1.42	2.51	50	1.43	2.58	48	1.19	2.46	46	1.05	0.91
Insurance activities revenue.....	0.01	0.38	40	0.01	0.38	36	0.03	0.36	41	0.04	0.41	44	0.01	0.37
Venture capital revenue.....	1.87	0.02	96	-1.25	0.02	0	-0.24	0.04	0	-0.18	0.01	0	-0.26	0
Net servicing fees	0.35	1.49	52	0.55	0.99	62	0.38	0.60	61	0.05	0.01	59	0.68	0.22
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0
Net gain (loss) - sales of loans, OREO, and other assets	0.91	1.74	42	3.78	3.74	57	2.70	3.30	53	3.62	3.92	60	2.53	2.27
Other non-interest income.....	11.93	8.92	74	11.47	8.65	71	12.46	9.27	76	11.36	9.65	68	11.52	7.41
Overhead less non-interest income	30.93	33.42	39	25.54	29.66	34	33.03	30.52	51	29.17	31.93	40	35.08	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.04	20.83	40	21.97	21.04	57	20.97	21.18	43	21.28	18.63	63	22.91	21.51
Applicable income tax + TE / Pretax net operating income + TE	21.55	22.92	34	23.19	22.74	55	22.45	22.67	45	23.37	21.18	67	25.10	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	5,270,152	4,870,843	5,183,310	4,961,083	5,089,500	8.20	68.93
Commercial and industrial loans	1,322,763	1,559,613	1,366,113	1,473,232	1,207,895	-15.19	98.32
Loans to individuals	241,690	33,015	226,302	37,417	49,754	632.06	2072.30
Loans to depository institutions and acceptances of other banks	57	495	57	877	1,439	-88.48	-64.15
Agricultural loans	38,301	40,325	52,759	49,496	50,800	-5.02	-18.19
Other loans and leases	406,675	313,281	384,332	334,885	356,560	29.81	226.55
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,279,638	6,817,572	7,212,873	6,856,990	6,755,948	6.78	83.39
Less: Allowance for loan and lease losses	88,213	93,943	87,887	101,048	53,748	-6.10	82.10
Net loans and leases	7,191,425	6,723,629	7,124,986	6,755,942	6,702,200	6.96	83.41
Debt securities that reprice or mature in over 1 year	3,747,954	2,696,166	3,851,403	2,138,974	1,498,148	39.01	485.13
Mutual funds and equity securities	19,520	7,146	13,571	5,530	5,952	173.16	347.19
Subtotal	10,958,899	9,426,941	10,989,960	8,900,446	8,206,300	16.25	140.02
Interest-bearing bank balances	359,337	293,823	733,112	569,713	392,742	22.30	1.27
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	174,182	100,789	129,848	122,213	150,109	72.82	75.98
Trading assets	0	0	0	0	0		
Total earning assets	11,492,418	9,821,553	11,852,920	9,592,372	8,749,151	17.01	128.95
Non-interest-bearing cash and due from depository institutions	119,891	110,979	102,983	118,824	136,546	8.03	41.57
Premises, fixed assets, and leases	142,672	140,002	146,680	142,905	160,757	1.91	82.99
Other real estate owned	2,503	4,292	3,074	4,571	3,057	-41.68	238.70
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	810,025	682,737	754,032	685,375	646,218	18.64	216.55
Total assets	12,567,509	10,759,563	12,859,689	10,544,047	9,695,729	16.80	131.07
Quarterly average assets	12,717,479	10,562,011	12,905,402	10,370,649	9,691,055	20.41	140.40
Average loans and leases (YTD)	7,172,676	6,768,037	6,990,179	7,089,192	6,506,520	5.98	79.28
Memoranda							
Loans held-for-sale	6,765	38,272	23,875	42,813	68,699	-82.32	-92.99
Loans not held-for-sale	7,272,873	6,779,300	7,188,998	6,814,177	6,687,249	7.28	87.79
Real estate loans secured by 1–4 family	1,547,677	1,377,591	1,532,856	1,449,785	1,739,181	12.35	35.20
Commercial real estate loans	3,583,618	3,341,140	3,509,824	3,356,642	3,218,829	7.26	94.49
Construction and land development	448,824	429,901	390,019	463,620	425,027	4.40	144.65
Multifamily	539,025	640,845	572,714	573,848	526,123	-15.89	36.06
Nonfarm nonresidential	2,595,769	2,270,394	2,547,091	2,319,174	2,267,679	14.33	105.53
Real estate loans secured by farmland	138,857	152,112	140,630	154,656	131,490	-8.71	4.85
Total investment securities	3,941,656	2,804,101	3,994,822	2,266,717	1,654,209	40.57	429.88
U.S. Treasury securities	157,508	23,757	165,762	27,837	51,737	563.00	156.43
US agency securities (excluding mortgage-backed securities)	34,301	66,578	38,470	69,519	163,000	-48.48	-55.37
Municipal securities	299,592	287,462	306,869	304,711	268,291	4.22	52.90
Mortgage-backed securities	2,658,960	2,284,838	2,684,311	1,786,932	1,061,253	16.37	610.69
Asset-backed securities	488,604	0	492,186	0	0		
Other debt securities	283,171	134,320	293,653	72,188	103,976	110.82	808.91
Mutual funds and equity securities	19,520	7,146	13,571	5,530	5,952	173.16	347.19
Available-for-sale securities	2,946,055	2,796,955	3,981,251	2,261,187	1,648,257	5.33	350.32
U.S. Treasury securities	157,508	23,757	165,762	27,837	51,737	563.00	156.43
US agency securities (excluding mortgage-backed securities)	34,301	66,578	38,470	69,519	163,000	-48.48	-55.37
Municipal securities	299,592	287,462	306,869	304,711	268,291	4.22	95.98
Mortgage-backed securities	1,682,879	2,284,838	2,684,311	1,786,932	1,061,253	-26.35	413.78
Asset-backed securities	488,604	0	492,186	0	0		
Other debt securities	283,171	134,320	293,653	72,188	103,976	110.82	808.91
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-33,235						
Available-for-sale securities appreciation (depreciation)	-136,660	7,547	-32,272	49,644	21,193		
Structured notes, fair value	0	238	186	253	309	-100.00	
Pledged securities	717,581	562,622	708,939	628,027	704,692	27.54	43.35

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,568,651	2,859,492	3,670,267	2,552,039	1,832,619	24.80	195.83
NOW, ATS and transaction accounts	397,797	337,270	421,867	407,214	372,486	17.95	250.47
Time deposits less brokered deposits < \$250K	749,583	859,368	795,952	919,534	1,224,396	-12.78	35.51
MMDA and other savings accounts	5,734,558	4,654,617	5,740,794	4,599,248	4,162,441	23.20	138.62
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,450,589	8,710,747	10,628,880	8,478,035	7,591,942	19.97	144.39
Time deposits of \$250K or more	139,245	155,401	137,449	192,563	297,442	-10.40	84.11
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	255,668	210,132	270,139	175,614	205,491	21.67	56.77
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	56,978	4,000	56,944	4,000	10,194	1324.45	89.93
Other borrowings w/remaining maturity over 1 year	43,564	45,090	46,734	45,224	131,183	-3.38	-12.87
Brokered deposits < \$250K	2,002	7,699	2,248	7,251	13,012	-74.00	-98.50
Noncore funding	497,457	422,322	513,514	424,652	657,322	17.79	9.95
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	254,588	253,879	254,408	253,694	130,556	0.28	259.07
Other liabilities	146,850	106,793	143,775	117,597	95,475	37.51	296.24
Total liabilities	11,349,484	9,493,741	11,540,577	9,273,978	8,475,295	19.55	134.66
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	58	56	58	56	56	3.57	48.72
Common surplus	1,318,701	1,255,044	1,316,984	1,253,360	1,248,216	5.07	68.97
Retained earnings	107,890	45,897	92,463	20,830	-14,813	135.07	
Accumulated other comprehensive income	-137,605	3,821	-23,758	33,309	14,960		
Other equity capital components	-71,019	-38,996	-66,635	-37,486	-27,985		
Total holding company equity capital	1,218,025	1,265,822	1,319,112	1,270,069	1,220,434	-3.78	102.21
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,218,025	1,265,822	1,319,112	1,270,069	1,220,434	-3.78	102.21
Total liabilities and capital	12,567,509	10,759,563	12,859,689	10,544,047	9,695,729	16.80	131.07
Memoranda							
Non-interest-bearing deposits	3,568,651	2,859,492	3,670,267	2,552,039	1,832,619	24.80	195.83
Interest-bearing deposits	7,023,185	6,014,355	7,098,310	6,125,810	6,069,777	16.77	114.17
Total deposits	10,591,836	8,873,847	10,768,577	8,677,849	7,902,396	19.36	136.13
Long-term debt that reprices within 1 year	98,476	0	101,451	0	83,600		23.09
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,319,112	1,270,069	1,270,069	1,220,434	994,964		
Accounting restatements	0	0	0	-15,922	0		
Net income	28,439	37,816	123,449	100,344	102,953		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,280	0	7,513	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	5,220	1,510	33,043	12,272	24,292		
Changes incident to business combinations	0	0	58,955	0	166,281		
Less: Dividends declared	12,739	12,513	50,764	48,012	45,171		
Change in other comprehensive income	-113,847	-29,488	-57,067	18,349	21,772		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	1,448	0	7,148	3,927		
Holding company equity capital, ending balance	1,218,025	1,265,822	1,319,112	1,270,069	1,220,434		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	41.93	37.11	58	45.27	36.10	72	40.31	36.25	55	47.05	36.22	72	52.49	52.67	48
Commercial and industrial loans	10.53	10.78	54	14.50	13.88	56	10.62	10.76	58	13.97	13.52	53	12.46	11.45	59
Loans to individuals	1.92	3.61	57	0.31	3.42	20	1.76	3.36	55	0.35	3.40	22	0.51	2.71	36
Loans to depository institutions and acceptances of other banks	0	0.02	71	0	0.02	76	0	0.02	70	0.01	0.03	77	0.01	0	92
Agricultural loans.....	0.30	0.17	76	0.37	0.19	78	0.41	0.18	82	0.47	0.19	80	0.52	0.53	71
Other loans and leases.....	3.24	4.19	52	2.91	4.29	49	2.99	4.47	50	3.18	4.63	50	3.68	1.08	86
Net loans and leases.....	57.22	59.31	42	62.49	60.99	51	55.41	58.67	39	64.07	61.58	49	69.13	72.36	31
Debt securities over 1 year.....	29.82	19.47	81	25.06	16.70	83	29.95	19.46	83	20.29	15.55	72	15.45	13.66	65
Mutual funds and equity securities	0.16	0.06	83	0.07	0.06	69	0.11	0.06	72	0.05	0.05	65	0.06	0.06	67
Subtotal	87.20	80.04	77	87.61	78.43	89	85.46	79.22	71	84.41	78.16	70	84.64	86.76	30
Interest-bearing bank balances	2.86	7.18	22	2.73	9.08	12	5.70	8.50	39	5.40	7.51	37	4.05	2.97	68
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less	1.39	1.65	59	0.94	1.59	43	1.01	1.56	49	1.16	1.68	47	1.55	2.10	52
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	91.45	91.28	55	91.28	91.48	50	92.17	91.77	54	90.97	91.05	48	90.24	92.39	21
Non-interest cash and due from depository institutions.....	0.95	0.96	51	1.03	1	50	0.80	0.82	50	1.13	1.07	50	1.41	1.14	69
Other real estate owned.....	0.02	0.01	79	0.04	0.02	81	0.02	0.01	81	0.04	0.02	80	0.03	0.04	57
All other assets.....	7.60	7.70	47	7.69	7.44	54	7.03	7.35	46	7.90	7.82	51	8.35	6.41	78
Memoranda															
Short-term investments	4.25	10.28	20	3.67	11.92	10	6.71	11.47	33	6.56	11.17	29	5.60	5.36	59
U.S. Treasury securities.....	1.25	1.80	57	0.22	0.98	56	1.29	1.47	67	0.26	0.84	62	0.53	0.29	78
US agency securities (excluding mortgage-backed securities)	0.27	0.79	48	0.62	0.73	63	0.30	0.82	48	0.66	0.63	67	1.68	1.25	64
Municipal securities	2.38	1.72	64	2.67	1.77	68	2.39	1.73	66	2.89	1.69	72	2.77	2.58	63
Mortgage-backed securities	21.16	14.04	80	21.24	12.38	88	20.87	14.14	80	16.95	11.75	75	10.95	9.38	61
Asset-backed securities	3.89	0.56	94	0	0.35	25	3.83	0.50	93	0	0.32	24	0	0.30	34
Other debt securities	2.25	0.55	91	1.25	0.46	80	2.28	0.53	92	0.68	0.42	75	1.07	0.53	78
Loans held-for-sale.....	0.05	0.40	37	0.36	0.46	58	0.19	0.55	52	0.41	0.52	54	0.71	0.39	82
Loans held for investment	57.87	59.15	42	63.01	61.15	53	55.90	58.06	41	64.63	61.72	49	68.97	72.01	31
Real estate loans secured by 1–4 family	12.31	11.67	59	12.80	11.69	57	11.92	11.46	57	13.75	11.91	59	17.94	16.02	63
Revolving	2.01	1.40	66	2.85	1.51	79	2.06	1.42	65	3.18	1.66	79	3.98	2.24	78
Closed-end, secured by first liens	10.16	9.94	54	9.70	9.76	55	9.71	9.67	55	10.28	9.81	55	13.52	13.07	61
Closed-end, secured by junior liens	0.15	0.17	65	0.25	0.21	74	0.15	0.17	63	0.29	0.22	75	0.44	0.37	59
Commercial real estate loans	28.51	23.42	63	31.05	22.27	73	27.29	22.69	61	31.83	22.22	74	33.20	33.26	53
Construction and land development	3.57	3.49	55	4	3.32	61	3.03	3.34	51	4.40	3.40	65	4.38	5	50
Multifamily.....	4.29	3.52	71	5.96	3.21	84	4.45	3.57	72	5.44	3.12	79	5.43	4.76	70
Nonfarm nonresidential	20.65	15.11	68	21.10	14.77	73	19.81	14.57	66	22	14.72	74	23.39	21.85	59
Real estate loans secured by farmland.....	1.10	0.33	85	1.41	0.33	89	1.09	0.30	86	1.47	0.33	89	1.36	0.95	71

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	72.40	61.87	62	71.45	57.91	73	71.86	61.05	63	72.35	57.15	77	75.33	72.74	55
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.26	20.07	54	20.21	19.43	52	21.25	19.86	52	21.14	19.43	55	25.74	22.29	61
Real estate loans secured by 1–4 family.....	3.46	2.35	69	4.50	2.45	78	3.67	2.43	68	4.89	2.64	80	5.71	3.13	80
Revolving	17.80	17.49	54	15.71	16.76	47	17.58	17.24	53	16.25	16.59	48	20.03	18.71	59
Closed-end.....	49.23	38.39	68	49.01	35.36	78	48.66	37.86	67	48.95	34.63	79	47.64	46.16	57
Construction and land development.....	6.17	5.82	58	6.31	5.29	62	5.41	5.65	52	6.76	5.26	65	6.29	6.97	51
1–4 family.....	0.46	1.29	44	0.58	1.05	50	0.45	1.18	45	0.64	0.93	51	0.58	1.47	36
Other.....	5.70	4.49	64	5.73	4.21	67	4.96	4.40	58	6.12	4.19	69	5.71	5.34	57
Multifamily.....	7.40	5.66	70	9.40	5.08	84	7.94	5.78	75	8.37	4.96	80	7.79	6.42	70
Nonfarm nonresidential	35.66	25	73	33.30	23.47	74	35.31	24.56	72	33.82	22.93	79	33.57	30.59	65
Owner-occupied.....	13.10	8.44	76	12.93	7.93	81	12.74	8.29	75	13.30	7.68	82	13.34	10.68	70
Other.....	22.56	16.32	71	20.37	15.25	66	22.57	15.94	73	20.53	14.95	69	20.22	19.36	55
Real estate loans secured by farmland.....	1.91	0.59	85	2.23	0.56	88	1.95	0.54	86	2.26	0.54	88	1.95	1.38	72
Loans to depository institutions and acceptances of other banks.....	0	0.03	71	0.01	0.03	76	0	0.04	70	0.01	0.06	75	0.02	0	91
Commercial and industrial loans	18.17	18.81	55	22.88	23.16	53	18.94	18.86	58	21.49	22.17	50	17.88	16.16	62
Loans to individuals	3.32	6.52	58	0.48	6.02	20	3.14	6.24	55	0.55	6.13	21	0.74	4	37
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0.02	0.04	73
Agricultural loans.....	0.53	0.31	76	0.59	0.33	77	0.73	0.34	82	0.72	0.32	79	0.75	0.78	70
Other loans and leases.....	5.59	8.03	53	4.60	8.05	47	5.33	8.75	50	4.88	9.09	46	5.28	1.48	87
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	454.84	395.39	58	451.17	382.51	60	455.78	391.81	60	467.99	381.27	64	521.39	493.53	57
Real estate loans secured by 1–4 family.....	133.57	125.02	59	127.60	124.29	53	134.79	126.06	60	136.76	125.03	55	178.17	151.03	67
Revolving	21.75	14.84	67	28.41	16.14	74	23.29	15.44	67	31.65	17.42	75	39.53	21.25	80
Closed-end.....	111.82	108.83	56	99.19	106.79	50	111.50	108.85	54	105.11	106.14	52	138.63	127.10	62
Commercial real estate loans	309.28	249.33	65	309.48	237.40	67	308.62	245.88	63	316.64	234.65	68	329.75	311.74	60
Construction and land development.....	38.74	36.95	55	39.82	35.26	60	34.29	35.95	52	43.73	35.62	63	43.54	46.63	51
1–4 family.....	2.90	8.02	43	3.64	6.84	48	2.84	7.42	44	4.17	6.34	50	4.04	9.52	32
Other.....	35.83	28.49	63	36.18	28.01	66	31.46	28.11	57	39.56	28.16	67	39.50	35.90	58
Multifamily.....	46.52	37.99	71	59.36	34.02	84	50.36	38.66	76	54.13	32.74	78	53.90	44.76	72
Nonfarm nonresidential	224.03	160.85	71	210.30	157.71	67	223.97	158.05	72	218.77	155.06	69	232.31	206.64	63
Owner-occupied.....	82.27	53.96	73	81.66	52.99	75	80.82	52.99	74	86.01	52.37	77	92.34	71.54	74
Other.....	141.75	105.37	70	128.64	102.29	62	143.15	102.54	73	132.77	100.54	64	139.97	130.65	57
Real estate loans secured by farmland.....	11.98	3.46	85	14.09	3.50	88	12.37	3.22	87	14.59	3.44	89	13.47	8.66	73
Loans to depository institutions and acceptances of other banks.....	0	0.18	71	0.05	0.18	76	0.01	0.21	71	0.08	0.28	76	0.15	0.01	92
Commercial and industrial loans	114.16	113.45	56	144.46	145.22	51	120.12	114.45	57	138.97	139.91	50	123.74	106.70	64
Loans to individuals	20.86	36.67	58	3.06	35.91	21	19.90	34.55	55	3.53	37.47	23	5.10	24.83	38
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0.15	0.24	72
Agricultural loans.....	3.31	1.66	79	3.74	1.94	79	4.64	1.86	82	4.67	1.88	80	5.20	4.86	72
Other loans and leases.....	35.10	47.86	50	29.02	47.52	43	33.79	51.06	49	31.59	49.54	46	36.53	10.25	87
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.97	30.57	63	36.42	27.81	70	36.78	30.07	64	36.15	27.32	71	34.87	35.38	55
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	232.27	198.65	59	229.99	185.94	60	233.26	195.33	60	233.85	183.76	62	241.33	239.13	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	314.55	256.17	65	311.65	243.39	66	314.09	252.85	63	319.86	240.85	68	333.66	315.15	59

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	4.25	10.28	20	3.67	11.92	10	6.71	11.47	33	6.56	11.17	29	5.60	5.36	59
Liquid assets	26.50	28.10	46	25.84	27.16	47	28.96	29.03	49	24.40	26.22	52	18.62	16.28	68
Investment securities	31.36	21.67	77	26.06	18.78	75	31.06	21.63	77	21.50	17.85	67	17.06	16.41	58
Net loans and leases	57.22	59.31	42	62.49	60.99	51	55.41	58.67	39	64.07	61.58	49	69.13	72.36	31
Net loans, leases and standby letters of credit	57.44	60.12	42	62.81	61.79	50	55.64	59.49	38	64.39	62.48	46	69.51	72.78	31
Core deposits	83.16	76.85	77	80.96	73.69	75	82.65	75.71	79	80.41	70.67	82	78.30	71.61	74
Noncore funding	3.96	9.46	28	3.93	11.95	17	3.99	10.30	22	4.03	14.13	12	6.78	14.61	21
Time deposits of \$250K or more	1.11	1.46	45	1.44	1.96	46	1.07	1.58	41	1.83	2.11	51	3.07	4.33	39
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	2.03	1.11	80	1.95	1.22	78	2.10	1.23	79	1.67	1.47	70	2.12	0.77	84
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	2.03	0.44	89	1.95	0.60	86	2.10	0.54	88	1.67	0.54	81	2.12	0.75	85
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.45	1.03	51	0.04	1.11	35	0.44	1	51	0.04	1.24	27	0.11	2.75	23
Earning assets that reprice within 1 year	24.99	36.68	23	25.21	38.67	18	27.14	37.37	25	28.94	39.38	23	31.24	33.16	48
Interest-bearing liabilities that reprice within 1 year	5.10	6.16	54	6.55	7.73	56	5.01	6.39	54	7.35	8.20	60	10.50	18.54	33
Long-term debt that reprices within 1 year	0.78	0.22	82	0	0.28	30	0.79	0.26	83	0	0.47	27	0.86	0.15	88
Net assets that reprice within 1 year	19.11	29.01	28	18.66	29.49	26	21.34	29.65	29	21.58	29.11	33	19.87	13.71	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.33	-1.97	57	0.29	-0.51	55	-3.18	-2.33	50	-3	3.20	34	1.39	10.70	21
Net short-term noncore funding dependence	-1.02	-6.65	68	-0.59	-6.88	70	-3.92	-7.71	58	-3.97	-4.76	48	-1.15	5.88	25
Short-term investment / Short-term noncore funding	126.36	265.83	33	116.40	246.74	31	199.62	273.46	48	204.73	184.19	62	121.04	78.10	76
Liquid assets - short-term noncore funding / Nonliquid assets	31.48	35.38	50	30.59	30.67	52	36.04	36.68	53	28.04	28.18	58	17.20	6.90	78
Net loans and leases / Total deposits	67.90	73.06	39	75.77	76.22	50	66.16	72.79	35	77.85	79.43	43	84.81	90.96	27
Net loans and leases / Core deposits	68.81	78.05	33	77.19	83.77	39	67.03	78.25	32	79.69	88.34	35	88.28	102.55	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.06	-3.53	48		0.62			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.59	-8.82	21	0.75	1.31	39	-3.02	-0.25	6	5.05	4.31	66	2.30	1.28	78
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15		0	0	36	0	-0.02	50	0	0.02	36	0	-0.02	59
Percent of Investment Securities															
Held-to-maturity securities	24.76	20.27	57	0	12.84	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	74.74	77.97	42	99.75	85.49	78	99.66	83.77	75	99.76	87.23	78	99.64	91.33	64
U.S. Treasury securities	4	8.39	50	0.85	5.10	49	4.15	6.70	61	1.23	4.72	56	3.13	2.07	79
US agency securities (excluding mortgage-backed securities)	0.87	3.73	40	2.37	4.35	52	0.96	4.12	42	3.07	4.01	61	9.85	8.16	62
Municipal securities	7.60	7.89	60	10.25	9.71	63	7.68	8.22	62	13.44	9.83	70	16.22	15.40	59
Mortgage-backed securities	67.46	65.55	51	81.48	66.67	70	67.19	66.54	50	78.83	66.64	65	64.15	57.07	58
Asset-backed securities	12.40	2.78	88	0	1.97	25	12.32	2.50	88	0	1.91	24	0	1.70	34
Other debt securities	7.18	3.16	82	4.79	3.05	73	7.35	3.08	82	3.18	3.01	65	6.29	3.73	76
Mutual funds and equity securities	0.50	0.30	72	0.25	0.36	64	0.34	0.29	70	0.24	0.35	60	0.36	0.49	65
Debt securities 1 year or less	4.42	8.63	44	3.59	9.29	29	3.25	7.78	32	5.39	10.55	33	9.07	13.55	47
Debt securities 1 to 5 years	12.42	18.50	42	10.61	16.09	44	14.11	18.25	48	10.93	17.03	44	21.85	23.43	52
Debt securities over 5 years	82.67	70.45	69	85.54	72.48	69	82.30	71.11	67	83.43	69.86	66	68.71	58.63	58
Pledged securities	18.21	29.79	35	20.06	33.48	35	17.75	32.26	31	27.71	35.67	39	42.60	43.76	49
Structured notes, fair value	0	0.08	41	0.01	0.05	85	0	0.11	81	0.01	0.02	86	0.02	0.09	78
Percent Change from Prior Like Quarter															
Short-term investments	35.20	-1.29	80	12.13	156.41	14	24.72	27.98	56	27.46	183.32	22	186.45	32.84	89
Investment securities	40.57	28.40	71	58.34	31.91	76	76.24	31.36	87	37.03	23.62	73	26.03	4.80	88
Core deposits	19.97	14.47	74	14.17	29.18	10	25.37	16.94	81	11.67	26.88	8	32.70	9.96	94
Noncore funding	17.79	-10.65	85	-30.52	-25.09	47	20.93	-14.79	87	-35.40	-12.18	24	-18.18	4.16	20

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,983,655	1,754,371	1,649,566
Commit: Secured commercial real estate loans	431,395	288,070	418,136	309,528	387,576
Commit: Unsecured real estate loans	37,733	45,663	37,490	48,279	64,620
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	17,035
Securities underwriting	27,785	34,506	29,821	33,478	37,145
Standby letters of credit	1,510	5,137	2,731	5,459	5,436
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	3,968	0	3,990	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,968	0	3,990	0	0
Derivative Contracts					
Interest rate futures and forward contracts	13,376	62,489	42,886	85,942	135,255
Written options contracts (interest rate)	6,590	25,073	19,883	45,122	69,079
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,335,180	872,495	1,032,711	859,909	650,836
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				15.43	22.78	25	16.64	22.01	32	17.01	16.97	53		
Standby letters of credit	0.22	0.64	25	0.32	0.67	35	0.23	0.65	23	0.32	0.71	32	0.38	0.36
Commercial and similar letters of credit	0.01	0.02	65	0.05	0.02	83	0.02	0.02	74	0.05	0.02	86	0.06	0.01
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.47
Credit derivatives - notional amount (holding company as beneficiary)	0.03	0.18	64	0	0.18	29	0.03	0.18	62	0	0.30	27	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.17	74	0	0.16	34	0.03	0.13	73	0	0.30	33	0	0.47
Derivative contracts	10.78	45.51	38	8.92	42.67	27	8.52	46.30	30	9.40	48.62	26	8.82	2.95
Interest rate contracts	10.78	33.09	41	8.92	30.32	29	8.52	32.46	32	9.40	34.36	28	8.82	2.87
Interest rate futures and forward contracts	0.11	4.02	45	0.58	4.59	55	0.33	3.25	54	0.82	6.21	52	1.39	0.08
Written options contracts (interest rate)	0.05	1.59	28	0.23	2	32	0.15	1.41	33	0.43	2.18	37	0.71	0.13
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	0.02
Interest rate swaps	10.62	19.54	47	8.11	20.33	35	8.03	20.49	39	8.16	20.83	34	6.71	2.19
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	0.47
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	0.47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0.49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	0.48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				28.38	44.98	27	24.75	42.82	31	25.35	24.81	55		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,355,146	960,057	1,095,480	990,973	855,170
Interest rate contracts	1,355,146	960,057	1,095,480	990,973	855,170
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	13,376	62,489	42,886	85,942	135,255
Written options	6,590	25,073	19,883	45,122	69,079
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	6,590	25,073	19,883	45,122	69,079
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,335,180	872,495	1,032,711	859,909	650,836
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,355,146	960,057	1,095,480	990,973	855,170
Interest rate contracts	1,355,146	960,057	1,095,480	990,973	855,170
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,339,149	872,495	1,036,702	859,909	580,837
One year or less	8,317	20,000	8,670	20,000	0
Over 1 year to 5 years	249,239	204,944	215,921	220,883	139,585
Over 5 years	1,081,593	647,551	812,111	619,026	441,252
Gross negative fair value (absolute value)	25,384	25,173	21,501	38,403	14,821
Gross positive fair value.....	17,568	22,623	20,314	33,918	13,400
Held for trading.....	0	0	0	0	0
Non-traded.....	17,568	22,623	20,314	33,918	13,400
Current credit exposure on risk-based capital derivative contracts	17,387	22,090	20,109	32,685	12,354
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0.99	10.22	31	6.51	12.82	51	3.91	11.16	44	8.67	14.05	53	15.82	14.06	65
Written options	0.49	6.03	25	2.61	8.11	37	1.82	6.28	38	4.55	8.18	49	8.08	11.73	60
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	0.49	5.74	25	2.61	7.80	38	1.82	5.96	40	4.55	7.73	52	8.08	10.84	60
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	2.45	35
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	2.28	36
Swaps	98.53	74.58	82	90.88	69.64	67	94.27	74.26	71	86.77	68.76	61	76.11	64.61	49
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	98.82	92.63	53	90.88	90.92	34	94.63	92.53	37	86.77	91.48	27	67.92	80.07	29
One year or less	0.61	27.97	11	2.08	26.80	13	0.79	27.56	11	2.02	32.05	11	0	15.20	15
Over 1 year to 5 years	18.39	26.35	34	21.35	28.69	43	19.71	27.01	39	22.29	27.06	50	16.32	22.92	47
Over 5 years	79.81	29.53	93	67.45	30.03	87	74.13	29.89	89	62.47	29.56	81	51.60	34.12	65
Gross negative fair value (absolute value)	1.87	1.21	81	2.62	1.21	92	1.96	0.98	90	3.88	1.55	89	1.73	1.30	61
Gross positive fair value	1.30	1.52	55	2.36	1.70	82	1.85	1.34	75	3.42	2.23	79	1.57	1.14	69
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	52	0.02	0.05	54	0.02	0.04	57	0.04	0.07	60	0.02	0	83
Gross positive fair value (X)	0.02	0.06	41	0.02	0.07	33	0.02	0.05	39	0.03	0.09	37	0.01	0	87
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.02	0.01	68	0.02	0.01	72	0.02	0.01	77	0.03	0.02	81	0.01	0	92
Current credit exposure (X)	0.02	0.04	53	0.02	0.05	42	0.02	0.04	49	0.03	0.06	43	0.01	0.01	74
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.20	0.47	53	0.30	0.61	43	0.24	0.46	50	0.45	0.85	46	0.17	0.10	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,887	101,048	101,048	53,748	50,648
Gross losses	125	964	4,783	11,088	11,760
Write-downs, transfers to loans held-for-sale	0	0	382	0	0
Recoveries	704	655	2,545	2,758	4,454
Net losses	-579	309	2,238	8,330	7,306
Provision for loan and lease losses	-253	-6,796	-15,101	38,797	10,406
Adjustments	0	0	4,178	16,833	0
Ending balance	88,213	93,943	87,887	101,048	53,748
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct			
Analysis Ratios																		
Provision for loan and lease losses / Average assets	-0.01	0.04	40	-0.26	-0.11	24	-0.13	-0.09	37	0.38	0.51	31	0.11	0.12	55			
Provision for loan and lease losses / Average loans and leases	-0.01	0.06	40	-0.40	-0.20	26	-0.22	-0.16	37	0.55	0.82	31	0.16	0.16	58			
Provision for loan and lease losses / Net loan and lease losses	43.70	49.50	50	-2,199.35	-168.35	4	-674.75	-105.48	12	465.75	487.86	63	142.43	142.73	58			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.20	58	1.39	1.49	44	1.22	1.23	54	1.48	1.58	48	0.80	0.94	31			
Allowance for loan and lease losses / Total loans and leases	1.21	1.17	58	1.38	1.47	45	1.22	1.20	54	1.47	1.55	50	0.80	0.93	32			
Allowance for loan and lease losses / Net loans and leases losses (X)	38.27			76.01	18.09	92	39.27	21.39	80	12.13	11.58	69	7.36	17.18	41			
Allowance for loan and lease losses / Nonaccrual assets	706.38	355.27	86	432.80	291.29	79	551.15	364.13	79	440.68	299.17	80	192.67	315.75	50			
ALLL / 90+ days past due + nonaccrual loans and leases	695.41	284.19	90	411.04	246.27	82	521.52	287.08	82	415.82	244.34	82	182.15	283.41	52			
Gross loan and lease losses / Average loans and leases	0.01	0.17	11	0.06	0.24	22	0.07	0.19	22	0.16	0.34	34	0.18	0.16	64			
Recoveries / Average loans and leases	0.04	0.07	37	0.04	0.08	33	0.04	0.08	29	0.04	0.07	31	0.07	0.05	74			
Net losses / Average loans and leases	-0.03	0.09	6	0.02	0.16	20	0.03	0.11	30	0.12	0.27	35	0.11	0.11	60			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0.01	0	88	0	0	44	0	0	49			
Recoveries / Prior year-end losses	14.72	10.98	71	5.91	7.39	44	22.95	34.67	32	23.45	33.98	37	40.70	41.80	57			
Earnings coverage of net loan and lease losses (X)	-61.23	38.54	15	135.40	25.70	91	63.33	39.72	74	20.05	22.91	63	19.83	22.46	54			
Net Loan and Lease Losses By Type																		
Real estate loans	-0.04	-0.01	11	0	0.03	46	0.01	0.02	61	0.04	0.04	58	0	0.02	44			
Real estate loans secured by 1–4 family	-0.04	-0.02	34	-0.08	-0.01	9	0.01	-0.02	78	0.05	0.01	85	-0.01	0.02	23			
Revolving	-0.07	-0.08	35	-0.13	-0.03	14	-0.08	-0.07	25	0.14	0.01	89	0	0.02	31			
Closed-end	-0.03	-0.02	35	-0.06	-0.01	9	0.02	-0.01	92	0.02	0	78	-0.01	0.02	20			
Commercial real estate loans	-0.04	0	9	0.04	0.05	66	0.02	0.04	58	0.04	0.07	50	0.05	0.02	78			
Construction and land development	-0.08	-0.02	12	0.06	0	88	-0.02	0	22	-0.13	0	2	-0.13	-0.02	8			
1–4 family	0	0	58	0	0	15	0	0	16	-0.03	0	8	-0.04	0	2			
Other	-0.08	-0.01	9	0.06	0	89	-0.02	0	22	-0.10	0	1	-0.09	-0.02	11			
Multifamily	-0.22	0	1	0	0	89	0	0.01	22	0	0	20	0	0	17			
Nonfarm nonresidential	0	0.01	32	0.04	0.07	66	0.03	0.05	56	0.08	0.11	58	0.10	0.03	82			
Owner-occupied	0	0	41	0.04	0.01	86	0.03	0.01	85	0.05	0.02	80	0.02	0.01	78			
Other	0	0	23	0	0.06	19	0	0.04	18	0.03	0.08	48	0.08	0.01	87			
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	-1.03	0.01	0			
Commercial and industrial loans	-0.02	0.11	25	0.05	0.20	39	0.12	0.17	47	0.41	0.47	51	0.49	0.27	76			
Loans to individuals	0.04	0.70	9	1.24	1.06	65	0.08	0.71	9	1.20	1.13	67	0.91	0.74	71			
Credit card loans				1.88			2.41			1.84			2.92		0.56	1.89	31	
Agricultural loans				0			0			0			0		0	46		
Loans to foreign governments and institutions				0			0			0			0					
Other loans and leases				0	0.16	32	-0.03	0.09	12	-0.04	0.10	6	-0.02	0.15	6	0.19	0.14	75

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		3,916		9,929		6,261		7,578		14,271					
90+ days past due loans and leases		197		1,149		906		1,371		1,611					
Nonaccrual loans and leases		12,488		21,706		15,946		22,930		27,896					
Total past due and nonaccrual loans and leases		16,601		32,784		23,113		31,879		43,778					
Restructured 30–89 days past due		0		164		0		15		0					
Restructured 90+ days past due		0		0		0		124		0					
Restructured nonaccrual		529		1,338		551		1,126		701					
Total restructured loans and leases		529		1,502		551		1,265		701					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		1,771		3,135		1,801		3,814		5,005					
Other real estate owned		2,503		4,292		3,074		4,571		3,057					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.32	6	0.15	0.33	24	0.09	0.32	13	0.11	0.39	11	0.21	0.31	38
90+ days past due loans and leases	0	0.10	31	0.02	0.11	42	0.01	0.10	39	0.02	0.12	41	0.02	0.03	65
Nonaccrual loans and leases	0.17	0.44	15	0.32	0.65	21	0.22	0.46	21	0.33	0.66	20	0.41	0.48	48
90+ days past due and nonaccrual loans and leases	0.17	0.59	11	0.34	0.82	15	0.23	0.62	17	0.35	0.85	17	0.44	0.54	42
30–89 days past due restructured	0	0.01	17	0	0.01	56	0	0.01	21	0	0.01	33	0	0	29
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	70	0	0	45
Nonaccrual restructured	0.01	0.10	14	0.02	0.13	17	0.01	0.10	13	0.02	0.13	17	0.01	0.07	25
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.32	6	0.15	0.33	23	0.09	0.32	13	0.11	0.40	11	0.21	0.31	38
90+ days past due assets	0	0.10	28	0.02	0.11	41	0.01	0.10	38	0.02	0.12	41	0.02	0.03	65
Nonaccrual assets	0.17	0.45	15	0.32	0.66	21	0.22	0.47	21	0.33	0.67	20	0.41	0.48	47
30+ days past due and nonaccrual assets	0.23	0.94	5	0.48	1.18	16	0.32	0.97	11	0.46	1.29	8	0.65	0.87	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.10	0.35	11	0.21	0.50	16	0.13	0.36	15	0.23	0.52	20	0.30	0.39	40
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.36	12	0.25	0.53	20	0.15	0.37	19	0.27	0.55	20	0.34	0.45	40
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.13	0.41	12	0.27	0.58	20	0.16	0.41	14	0.30	0.60	22	0.37	0.56	33
Allowance for loan and lease losses	1.19	62.77	10	31.19	69.27	21	23.69	62.64	15	31.13	66.66	17	66.90	92.08	41
Equity capital + allowance for loan and lease losses	1.28	3.67	11	2.15	5.03	15	1.48	3.60	16	2.29	4.97	21	2.82	4.77	31
Tier 1 capital + allowance for loan and lease losses	1.43	4.23	12	2.66	5.96	15	1.80	4.30	13	2.90	6.05	20	3.68	5.30	37
Loans and leases + other real estate owned	0.23	0.69	11	0.43	0.97	16	0.29	0.71	14	0.46	0.97	18	0.53	0.78	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.06	0.26	14	0.15	0.31	24	0.11	0.26	29	0.14	0.39	20	0.24	0.28	53
	90+ days past due	0	0.13	42	0.02	0.13	52	0.01	0.12	51	0.03	0.16	53	0.03	0.03	68
	Nonaccrual.....	0.11	0.51	13	0.28	0.76	17	0.17	0.52	21	0.29	0.76	17	0.37	0.45	43
Commercial and industrial	30–89 days past due.....	0.02	0.26	8	0.17	0.22	52	0.03	0.24	12	0.02	0.23	7	0.17	0.22	50
	90+ days past due	0	0.03	18	0	0.02	15	0.02	0.04	53	0	0.03	16	0.02	0.02	72
	Nonaccrual.....	0.51	0.53	58	0.51	0.69	45	0.51	0.57	56	0.58	0.75	42	0.75	0.74	63
Individuals	30–89 days past due.....	0.05	0.67	14	0.05	0.53	15	0.04	0.63	17	0.57	0.83	36	0.20	0.60	30
	90+ days past due	0.01	0.08	52	0	0.11	20	0	0.09	17	0.18	0.14	72	0	0.02	31
	Nonaccrual.....	0.01	0.16	30	0.29	0.22	67	0.03	0.17	35	0.28	0.28	65	0.10	0.12	58
Depository institution loans	30–89 days past due.....	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	50
	90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	50
	Nonaccrual.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	50
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.10	34
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	0	0.71	26	0.03	0.44	52	0	0.70	27	0	0.49	24	0.09	0.80	59
Foreign governments	30–89 days past due.....		0			0.03			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0.05	0.13	54	0	0.13	16	0	0.12	33	0	0.18	15	0.02	0.28	56
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	39	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Memoranda																
1–4 family	30–89 days past due	0.21	0.44	32	0.21	0.47	26	0.34	0.46	46	0.46	0.65	44	0.35	0.53	43
	90+ days past due	0.01	0.25	50	0.08	0.28	64	0.05	0.24	58	0.09	0.33	61	0.05	0.05	73
	Nonaccrual	0.20	0.68	18	0.62	0.88	38	0.19	0.71	14	0.61	0.89	40	0.51	0.55	51
Revolving	30–89 days past due	0.26	0.27	51	0.26	0.31	45	0.60	0.28	86	0.66	0.48	70	0.29	0.36	51
	90+ days past due	0.03	0.03	75	0.09	0.03	82	0.02	0.02	76	0.01	0.03	70	0.01	0.01	76
	Nonaccrual	0.28	1.02	30	0.55	1.31	39	0.33	1.18	32	0.52	1.13	37	0.36	0.34	57
Closed-end	30–89 days past due	0.20	0.46	29	0.19	0.48	29	0.28	0.49	35	0.40	0.65	36	0.37	0.56	42
	90+ days past due	0.01	0.28	53	0.08	0.31	64	0.05	0.26	58	0.11	0.38	64	0.06	0.05	75
Junior lien	30–89 days past due	0.18	0.66	18	0.64	0.85	43	0.16	0.67	12	0.63	0.87	46	0.56	0.57	52
	Nonaccrual	0.03	0.01	87	0.02	0.01	70	0.05	0.01	92	0.06	0.02	88	0.04	0.02	80
	90+ days past due	0	0	36	0.01	0	90	0	0	82	0.01	0	92	0	0	41
	Nonaccrual	0.03	0.03	65	0.03	0.05	44	0.03	0.03	55	0.05	0.04	64	0.04	0.03	69
Commercial real estate	30–89 days past due	0	0.16	8	0.13	0.22	48	0.02	0.15	18	0.01	0.26	11	0.18	0.15	66
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.02	0.02	76
	Nonaccrual	0.07	0.37	18	0.15	0.62	12	0.17	0.38	32	0.16	0.62	16	0.30	0.34	52
Construction and development	30–89 days past due	0.01	0.19	38	0	0.22	15	0.01	0.17	44	0.10	0.28	50	0.03	0.20	52
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	23	0.15	0.18	67
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0.01	0.02	70	0.05	0.03	75	0.02	0.05	69
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
Other	30–89 days past due	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	55	0.15	0.01	91
	Nonaccrual	0.01	0.14	50	0	0.16	17	0	0.13	21	0.05	0.22	50	0	0.12	54
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0	44
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.14	24
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.09	0	95
	Nonaccrual	0.08	0.12	72	0.07	0.13	58	0.08	0.17	68	0.08	0.11	58	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.19	0.20	58	0.02	0.13	28	0	0.23	6	0.25	0.13	80
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.01	0.02	76
	Nonaccrual	0.08	0.45	18	0.21	0.78	15	0.22	0.45	35	0.22	0.80	20	0.40	0.36	56
Owner Occupied	30–89 days past due	0	0.04	10	0.19	0.06	86	0.02	0.04	40	0	0.07	8	0.16	0.06	83
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	81
	Nonaccrual	0.08	0.17	36	0.18	0.32	37	0.21	0.17	63	0.19	0.27	40	0.39	0.19	78
Other	30–89 days past due	0	0.08	12	0.01	0.12	23	0.01	0.08	37	0	0.14	11	0.10	0.05	81
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	84
	Nonaccrual	0.01	0.24	17	0.03	0.40	14	0.01	0.23	19	0.03	0.44	14	0.02	0.14	34
Farmland	30–89 days past due	0.01	0.17	63	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due		0.87			0.75			0.81			0.95		0	0.87	18
	90+ days past due		0.45			0.56			0.45			0.63		0	0.18	30
	Nonaccrual		0.12			0.10			0.10			0.05		0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,247,740	1,216,104	1,250,407	1,215,930	1,220,287										
Retained earnings	123,273	68,216	112,974	44,824	-14,813										
Accumulated other comprehensive income (AOCI)	-137,605	3,821	-23,758	33,309	14,960										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,233,408	1,288,141	1,339,623	1,294,063	1,220,434										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	359,152	350,334	367,507	351,721	357,079										
Accumulated other comprehensive income-related adjustments	-137,605	3,821	-23,758	33,309	14,960										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,011,861	933,986	995,874	909,033	848,395										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,011,861	933,986	995,874	909,033	848,395										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	74,000	74,000	74,000	74,000	74,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	74,000	74,000	74,000	74,000	74,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	74,000	74,000	74,000	74,000	74,000										
Tier 1 Capital	1,085,861	1,007,986	1,069,874	983,033	922,395										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	185,000	185,000	185,000	185,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	73,680	72,940	65,313	77,965	53,748										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	258,680	257,940	250,313	262,965	113,748										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	258,680	257,940	250,313	262,965	113,748										
Exited advanced approach tier 2 capital															
Total capital	1,344,541	1,265,926	1,320,187	1,245,998	1,036,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,732,862	10,584,330	12,925,913	10,394,643	9,691,055										
Less: Deductions from common equity tier 1 capital	359,152	350,334	367,507	351,721	357,079										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,373,710	10,233,996	12,558,406	10,042,922	9,333,976										
Total risk-weighted assets	8,510,257	7,281,568	8,407,421	7,312,691	7,385,320										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.89	12.18	51	12.83	12.54	61	11.85	12.37	44	12.43	12.35	57	11.49	12.50	41
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	12.76	12.88	54	13.84	13.31	64	12.73	13.11	49	13.44	13.08	62	12.49	13.19	44
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.80	14.72	74	17.39	15.37	82	15.70	14.91	68	17.04	15.23	80	14.03	14.63	44
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	8.78	9.06	44	9.85	9.15	75	8.52	8.98	37	9.79	9.13	75	9.88	10.39	36
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		11			12			103			174			22	-8.33	1000.00	
Other insurance activities income		11			12			103			174			22	-8.33	1000.00	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		177,703			177,466			176,940			176,405			173,595	0.13	121.94	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	0.01	0.38	40	0.01	0.38	36	0.03	0.36	41	0.04	0.41	44	0.01	0.37	51		
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			100				
Other premium income / Total premium income	62.50			66.67			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.14	12.22	58	16.11	11	70	15.28	12	60	16.27	11.03	70	17.78	11.53	74		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	0	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	22,273	22,134	22,288	21,287	11,591
Real estate loans.....	22,273	22,134	22,288	21,287	11,591
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	14,818	5,921	15,591	503	3,718
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	37,091	28,055	37,879	21,790	15,309
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	0	48
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				
Commercial and industrial loans		1.62			1.94			0.79			0.64			2.35	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	0.63	10.28	45	52.99	-6.17	90	4.70	6.83	56	83.65	-2.40	92	119.28	-47.91	89
Total selected assets.....	32.21	17.19	78	54.25	-2.56	90	73.84	9.48	86	42.33	2.04	87	80.62	-25.04	92
Deposits		-5.48			2.95			0.73			3.46			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	5.19	11.58	6.21	19.07	11.33
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year
					5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		33,683	3,041	72,165	132,129	80,216	1007.63	1953.84
Dividends		30,000	0	60,000	122,000	70,000		
Interest		0	0	0	0	0		
Management and service fees		3,683	3,041	12,165	10,129	10,216	21.11	124.57
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	1,745	0	0		-100.00
Dividends		0	0	1,745	0	0		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		-100.00
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		33,683	3,041	73,910	132,129	80,216	1007.63	1086.86
Securities gains (losses)		0	0	0	0	0		
Other operating income		600	-10	24	109	449		506.06
Total operating income		34,283	3,031	73,934	132,238	80,665	1031.08	1067.28
Operating Expenses								
Personnel expenses		4,629	3,800	17,914	16,205	15,288	21.82	61.91
Interest expense		3,165	2,890	12,323	9,096	6,639	9.52	24246.15
Other expenses		2,548	2,464	10,270	10,646	12,375	3.41	6.34
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		10,342	9,154	40,507	35,947	34,302	12.98	96.32
Income (loss) before taxes		23,221	-4,507	36,468	95,898	45,604		
Applicable income taxes (credit)		-1,986	-1,229	-8,974	-7,727	-5,389		
Extraordinary items								
Income before undistributed income of subsidiaries		25,207	-3,278	45,442	103,625	50,993		
Equity in undistributed income of subsidiaries		3,232	41,094	78,007	-3,281	51,960	-92.14	-79.99
Bank subsidiaries		2,840	40,638	77,941	-5,221	51,604	-93.01	-82.11
Nonbank subsidiaries		392	456	66	1,940	356	-14.04	44.12
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		28,439	37,816	123,449	100,344	102,953	-24.80	87.47
Memoranda								
Bank net income		32,840	40,638	137,941	116,779	121,604	-19.19	106.83
Nonbank net income		392	456	1,811	1,940	356	-14.04	-69.18
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,452,922	92	1,427,671	90.86	1,565,226	93.04	1,417,130	1,417,941	1.77	135.14
Common and preferred stock		1,452,922	92	1,427,671	90.86	1,565,226	93.04	1,417,130	1,417,941	1.77	135.14
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		3,204	0.20	3,202	0.20	2,812	0.17	2,746	806	0.06	-87.33
Common and preferred stock		3,204	0.20	3,202	0.20	2,812	0.17	2,746	806	0.06	-87.33
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		13,572	0.86	7,146	0.45	13,571	0.81	5,530	5,923	89.92	4012.73
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		91,396	5.79	107,794	6.86	77,048	4.58	125,820	14,672	-15.21	358.36
Cash and due from unrelated depository institution		165	0.01	2,536	0.16	1,169	0.07	3,363	280	-93.49	
Premises, furnishings, fixtures and equipment		27	0	47	0	30	0	51	68	-42.55	-90.07
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		17,949	1.14	22,931	1.46	22,444	1.33	21,664	13,873	-21.73	17.37
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,579,235	100.00	1,571,327	100.00	1,682,300	100.00	1,576,304	1,453,563	0.50	132.57
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		51,978	3.29	0	0	51,944	3.09	0	6,000		
Borrowings with maturity over 1 year		39,000	2.47	39,843	2.54	42,000	2.50	39,809	87,674	-2.12	
Subordinated notes and debentures		182,910	11.58	182,370	11.61	182,773	10.86	182,226	59,248	0.30	
Other liabilities		15,644	0.99	11,783	0.75	14,836	0.88	12,732	8,899	32.77	170.70
Balance due to subsidiaries and related institutions		71,678	4.54	71,509	4.55	71,635	4.26	71,468	71,308	0.24	1.09
Total liabilities		361,210	22.87	305,505	19.44	363,188	21.59	306,235	233,129	18.23	371.05
Equity Capital		1,218,025	77.13	1,265,822	80.56	1,319,112	78.41	1,270,069	1,220,434	-3.78	102.21
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		58	0	56	0	58	0	56	56	3.57	48.72
Common surplus		1,318,701	83.50	1,255,044	79.87	1,316,984	78.28	1,253,360	1,248,216	5.07	68.97
Retained earnings		107,890	6.83	45,897	2.92	92,463	5.50	20,830	-14,813	135.07	
Accumulated other comprehensive income		-137,605	-8.71	3,821	0.24	-23,758	-1.41	33,309	14,960		
Other equity capital components		-71,019	-4.50	-38,996	-2.48	-66,635	-3.96	-37,486	-27,985		
Total liabilities and equity capital		1,579,235	100.00	1,571,327	100.00	1,682,300	100.00	1,576,304	1,453,563	0.50	132.57
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		71,678	4.54	71,509	4.55	71,635	4.26	71,468	71,308	0.24	1.09
Notes payable to subsidiaries that issued TPS		71,678	4.54	71,509	4.55	71,635	4.26	71,468	71,308	0.24	1.09
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	8.88	9.94	40	11.86	12.54	51	9.32	11.94	27	8.09	7.29	57	8.68	10.58	27
Bank net income / Average equity investment in banks	8.70	10.44	36	11.43	12.55	48	9.08	11.80	26	8.47	7.45	61	9.06	10.85	29
Nonbank net income / Average equity investment in nonbanks	52.13	11.36	94	61.33	12.53	96	69.62	13.12	96	106.28	9.75	99	220.84	12.07	99
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69				10.11			7.01			15.16	
Bank net income / Parent net income	115.48	97.54	96	107.46	95.97	89	111.74	96.79	93	116.38	88.16	92	118.12	103.77	89
Nonbank net income / Parent net income	1.38	3.43	61	1.21	2.83	58	1.47	3.40	59	1.93	3.59	60	0.35	1.08	66
Subsidiary holding companies' net income / Parent net income		80.23		65.70			65.35			68.34				92.33	
Leverage															
Total liabilities / Equity capital	29.66	16.87	83	24.13	17.74	76	27.53	16.81	81	24.11	20.06	72	19.10	9.66	80
Total debt / Equity capital	22.49	11.65	80	17.55	11.90	76	20.98	11.71	78	17.48	14.41	71	12.53	3.93	82
Total debt + notes payable to subs that issued TPS / Equity capital	28.37	13.71	85	23.20	14.30	80	26.41	13.63	83	23.11	16.67	75	18.37	7.99	80
Total debt + Loans guaranteed for affiliate / Equity capital	22.49	11.72	80	17.55	12.02	76	20.98	11.77	78	17.48	14.68	71	12.53	3.97	82
Total debt / Equity capital – excess over fair value	22.49	11.75	80	17.55	12	76	20.98	11.81	78	17.48	14.52	70	12.53	3.93	82
Long-term debt / Equity capital	18.22	11.08	77	17.55	11.33	77	17.04	10.95	77	17.48	13.56	71	12.04	3.86	79
Short-term debt / Equity capital	4.27	0.49	88	0	0.52	41	3.94	0.57	88	0	0.77	38	0.49	0.01	94
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	74.43	40.81	80	74.33	35.48	83	74.64	39.86	77	74.28	34.67	85	56.13	14.37	88
Double Leverage															
Equity investment in subs / Equity capital	119.55	103.47	92	113.04	102.85	89	118.87	103.22	93	111.80	102.81	89	116.25	104.21	89
Total investment in subs / Equity capital	119.55	108.45	85	113.04	108.21	79	118.87	108.40	83	111.80	110.16	75	116.25	104.48	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.09	0.38	93	1.09	0.22	91	2.02	0.29	95	1.49	0.47	84	1.93	0.44	89
Equity investment in subs – equity cap / Net income-div (X)	3.79	1.31	88	1.63	0.74	87	3.42	1.05	92	2.86	1.82	78	3.43	1.47	85
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	165.02	129.62	68	26.39	111.20	14	99.36	152.85	23	175.25	136.59	76	113.35	153.39	41
Cash from ops + noncash items + op expense / Op expense + dividend	202.06	125.04	75	26.71	98.58	22	104.03	154.48	29	178.13	147.24	69	111.91	152.31	38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	158.14	98.29	78	19.72	85.35	22	55.61	98.54	17	192	134.08	80	33.28	105.99	10
Pretax operating income + interest expense / Interest expense	833.68	2,251.18	42	-55.95	1,142.88	14	395.93	1,835.33	20	1,154.29	2,016.32	57	786.91	17,211.14	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	708.04	1,728.15	37	-24.67	1,357.31	12	340.51	1,770.77	16	895.44	1,539.23	52	553.64	2,481.22	30
Dividends + interest from subsidiaries / Interest expense + dividends	188.63	145.40	69	0	117.86	3	97.87	174.12	21	213.63	150.43	80	135.11	196.13	44
Fees + other income from subsidiaries / Salary + other expenses	51.32	9.52	87	48.55	13.36	82	43.16	11.92	84	37.72	13.95	78	36.93	3.91	89
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64				71.69
Other Ratios															
Net assets that reprice within 1 year / Total assets	-9.53	3.42	4	0	3.97	23	-9.12	3.44	4	0	3.85	24	-0.41	1.59	12
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0	
Nonaccrual		0.75			1.22			0.92			1.03			8.16	
Total		1			1.27			1.09			1.13			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	50.54	64.91	42		74.87		111.71	66.37	85	46.33	81.10	25	88.58	65.39	71
Dividends declared / Net income	44.79	33.46	71	33.09	23.13	65	41.12	28.27	77	47.85	42.29	60	43.88	25.65	78
Net income – dividends / Average equity.....	4.90	6.76	34	7.93	9.52	41	5.49	8.62	22	4.22	4.14	51	4.87	7.61	19
Percent of Dividends Paid															
Dividends from bank subsidiaries	235.50	124.34	80	0	101.14	15	118.19	155.92	36	254.10	132.17	84	154.97	160.93	57
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	3.44	4.90	69	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	235.50	153.16	74	0	128.99	8	121.63	203.53	29	254.10	174.85	80	154.97	209.89	52
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	91.35	43.39	82	0	30.63	14	43.50	45.96	44	104.47	60.28	88	57.56	45.88	62
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	11.21	0.75	93	7.48	1.08	88	8.82	0.88	91	8.67	1.47	89	8.40	0.47	93
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	102.57	49.34	84	7.48	33.49	27	52.32	51.33	51	113.14	62.88	86	65.96	48.40	70
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	96.36	62.63	67	0	56.39	15	0	76.61	11
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries	0	39.06	17	0	69.48	11	96.36	87.22	62	0	79.84	8	0	83.73	9
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			65.48	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	87.51	60.28	44	0	58.57	15	81.15	74.16	34	92.26	69.76	47	86.78	77.61	26
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries	10.74	1.48	89	100.33	4.11	99	16.45	1.44	92	7.66	1.87	84	12.66	0.75	92
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	98.25	73.91	44	100.33	71.70	96	97.61	83.13	44	99.92	82.20	81	99.44	94.06	53
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	2.36	3.07	74	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	2.36	4.67	68	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....	137.90	225.56	55		142.34		137.91	158.10	59		135.13		1,188.47	1,178.56	63
Loans and advances from subsidiaries / Total debt	26.17	28.43	57	32.18	29.59	61	25.89	26.38	61	32.19	27.08	63	46.63	70.71	60